

AUTOMOBILE CLUB SERVICE AGENCY, INC.

Washington 6, D. C.

January 7, 1949

OGC Has Reviewed

25X1A

In reply to your letter of December 28, concerning interpretation of insuring agreement V, the policy provides (1) liability coverage for you or your wife while you should be driving automobiles not owned by you; (2) provides liability coverage for any other person or organization legally responsible for the use of other automobiles by you and your wife, i.e., let us suppose that you work for the Hecht Department Store and make a practice of using your own car in going about your duties but occasionally find it necessary to borrow my automobile to attend to your duties with the Hecht Department Store and should have an accident while driving my car, you would have liability protection under your policy, and both the Hecht Company and myself would have liability protection should either or both of us be shown to be legally responsible for the use of my car while you were driving it.

Any liability on your part while driving Government owned vehicles would be covered under our policy provided those Government cars were not furnished for regular use to you, and further provided that such Government cars were of the private passenger type.

If, in your position with the Government, you authorize employees under you to use Government owned automobiles and such employees be involved in an accident and you should be sued individually for your responsibility or for your individual legal liability in authorizing the use of that automobile, the policy in its present condition would not cover you. The policy could be endorsed to include this coverage and to also include coverage while you were either using Government cars of the commercial type frequently or infrequently, at a cost of around \$12.00 annually. Should you desire additional information, please feel free to call on us.

Yours very truly,

AUTOMOBILE CLUB SERVICE AGENCY

/s/ K. K. Bittner
Insurance Underwriting